

**United States Bankruptcy Court
Southern District of Georgia**

In re Melinda Jane Patterson

Debtor(s)

Case No. 04-11549-JSDChapter 13**CHAPTER 13 PLAN AND MOTION - AMENDED**

1. The Debtor shall pay to the Trustee **\$285.00 Monthly** for **60** months.

Debtor agrees to increase the plan payments in an amount sufficient to fund claims of governmental entities in accordance with their classification, upon their allowance, and subject to reasonable notice of necessity for such increase.

2. From the payments so received, the Trustee shall make the following disbursements:

- (a) Priority payments required by 11 U.S.C. §507.
 (b) Secured creditors shall retain liens securing their claims. Creditors who file claims and whose claims are allowed as secured shall be paid in full with interest except as otherwise set forth in this plan.
 (c) Debtor moves that the following creditors be treated as undersecured creditors and their claims shall be treated as secured only to the extent of the value of their interest in collateral as set forth below. The balance of each undersecured creditor's claim shall be treated as an unsecured claim and paid under paragraph 2(d) of this plan.

CreditorCollateralAmount of Secured Claim**-NONE-**

- (d) After paying secured claims, the Trustee shall pay allowed unsecured claims including the unsecured portion of any partially secured debt, as follows:

Check one: ☐ 100%; or ☒ Pro-rata, from remaining funds in an amount to be estimated at confirmation.

3. The following leases or executory contracts of the Debtor are rejected/accepted:

CreditorAcceptedRejected**-NONE-**

4. The Debtor will make regular post-petition payments as they become due, directly to the following secured creditors or lessors:

CreditorCollateral**Bank of America****3413 Webster Road, Augusta, Georgia 30906****First Indiana Bank****3413 Webster Road, Augusta, Georgia 30906**

Any pre-petition arrearage due the creditors described in paragraph 4 shall be cured through payments by the Chapter 13 Trustee.

5. Debtor moves to avoid, pursuant to 11 U.S.C. §522(f), the liens of the following creditors upon discharge, with respect to the described property:

CreditorProperty**Mann Bracken LLC**

**Default Judgment for Midland Credit Management,
Inc., Civil Court of Richmond County, GA, Case no.
290035**

6. The following collateral will be surrendered to satisfy the creditor's secured claim to the extent shown:

CreditorCollateralAmount of Claim Satisfied**-NONE-**

7. Debtor requests permission to pay filing fees in installments if not paid at filing. No monies have or will be paid to Debtor's counsel prior to payment of said filing fees.

8. Other provisions:

Debtor to repay Lifetimes Connection 100% of claim at 4.27% interest

Melinda Patterson
Debtor's Signature

6-15-04
Date

FILED
 Date 6-15-04 at 10:00 o'clock & AM
Michael F. McHugh, Clerk
 United States Bankruptcy Court
 Augusta, Georgia

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF GEORGIA
AUGUSTA DIVISION

IN RE:)
)
MELINDA JANE PATTERSON) CHAPTER 13
) CASE NO.: 04-11549-JSD
)
Debtor.)

SECOND AMENDMENT TO PETITION

COMES NOW, the Debtor in the above-styled case, and files this her Second Amended Petition for Bankruptcy and respectfully shows this Court as follows:

(1)

The Debtor hereby amends paragraph five (5) of her Plan and Motion and moves to avoid the judicial lien of Mann Bracken, LLC for a default judgment of Midland Credit Management upon discharge.

(2)

All other Schedules of the Debtor's Petition shall remain the same.

Respectfully submitted this 15th day of June, 2004.



Andrew M. Magruder
Attorney for Debtor
Georgia Bar No. 465710

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Augusta, Georgia 30907
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FILED
2004 JUN 15 AM 10:52
U.S. BANKRUPTCY COURT
AUGUSTA, GA

VERIFICATION

I, the undersigned, do hereby certify under penalty of perjury that the information contained within the foregoing documents are true and correct.

Client

Melinda Patten
Client


CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the within and foregoing pleading
upon the following to:

Mr. Barnee C. Baxter
Chapter 13 Trustee
P.O. Box 2127
Augusta, Georgia 30903

Mann Bracken, LLC
One Paces West, Suite 1400
2727 Paces Ferry Road
Atlanta, Georgia 30339

This 1st day of June, 2004.



Andrew M. Magruder
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Ga Bar No. 465710

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